

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	None
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	Company Name		Company NAIC Number
3.	A.	West American	B. 148-44393

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	Personal	B. Private Passenger Automobile

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	- 2.0%	- 1.1%					
Property Damage	- 4.1%	- 3.1%					
Medical Payments	- 3.3%	- 4.0%					
Uninsured Motorist	- 8.0%	- 2.7%					
Comprehensive	- 9.9%	- 8.1%					
Collision	- 5.8%	- 6.8%					
TOTAL OVERALL EFFECT	- 5.3%	- 4.3%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
12/00	2,060	+ 11.4%	7/1/02	2,667	2,462	92.3%	69.1%
12/01	1,439	+ 5.7%	2/15/03	2,363	1,693	71.7%	63.7%
12/02	985	+ 0.4%	9/29/03	1,485	1,004	67.6%	64.9%
12/03	954	+ 3.5%	6/1/04	1,382	623	45.1%	72.8%
12/04	837	+ 1.2%	1/15/05	1,349	709	52.5%	65.4%
12/05	792	+ 0.4%	9/1/05	1,250	640	51.2%	

7.

Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. + 0.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 06

10. - 7.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 11